

राज्य स्तरीय बैंकर्स समिति , पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL

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Ref. No: SLBC/WB/160th SLBC Meeting/104/2023

Date: 26.06.2023

- 1) The Member Banks of SLBC, West Bengal,
- 2) The LDMS in West Bengal,
- 3) Line Departments, Govt. of West Bengal

Re: Proceedings of the 160th SLBC, West Bengal meeting held on 21.06.2023

The 160th SLBC meeting for the state of West Bengal was held on 21.06.2023 at The Lalit Great Eastern, Kolkata to review the progress made in various banking parameters for March, 2023 quarter. At the outset, Shri Shio Shankar Singh, General Manager, SLBC, expressed his heartfelt thanks & gratitude to all the distinguished guests for participating in the meeting. Shri Firoz Hasnain, CGM-PNB and Convener, SLBC West Bengal, welcomed all the dignitaries and participant in the meeting.

The meeting was graced by the kind presence of Dr. Amit Mitra, Hon'ble Principal Chief Advisor to the Hon'ble Chief Minister and Finance Department, GoWB; Smt Chandrima Bhattacharya, Hon'ble Minister of State, Finance Department, GoWB; Shri. Pradip Kumar Majumdar, Hon'ble Minister- in-charge, Department of Panchayat and Rural Development, Government of West Bengal, Dr. Manoj Pant, Hon'ble ACS, Finance Department, GoWB; and Shri Atul Kumar Goel, MD & CEO, Punjab National Bank and other dignitaries (list enclosed).

In the keynote address, Shri Atul Kumar Goel, MD & CEO PNB, highlighted Banks' performance during the FY 2022-23 on various parameters with special mention on disbursement of fresh credit of Rs.4.68 Lakh Crore upto March' 23 quarter, thereby achieving 136.04% of the annual target under Annual Credit Plan, percentile achievement under Agriculture and MSME segment to the extent of 82.74% and 115.04% respectively of the annual target, achievement under Priority Sector at 94.24% and Non-Priority Sector at 242.93%, increase in CD ratio to 63.10% as on 31.03.2023 from 61.76% as on 31.03.2022, disbursement of more than 27.29 lakh Kisan Credit Cards (KCCs) to the eligible farmers and sanctioning of 48253 loans under WB Student Credit Card scheme. He highlighted that with a fresh enrolment of 77.33 lakh in social security schemes in the FY 2022-23, 3.33 crore beneficiaries were successfully brought under the ambit of Jan Suraksha Schemes. He expressed his satisfaction over the performance in the FY and thanked all member banks for exerting cumulative efforts in each parameter leading to satisfactory performance.

Welcoming all the participants, Dr. Amit Mitra, Principal Chief Advisor to The Hon'ble Chief Minister and Finance department, Govt. of West Bengal commenced point wise discussion on various flagship government schemes. Followings are the excerpts of observations made during the brief deliberations along with responses received from the dignitaries -

1. MSME:

Dr. A. Mitra applauded and congratulated the bankers for their outstanding performance in surpassing the ACP target of disbursement in MSME sector by 115.04% with a total disbursement of Rs.1.26 lac crore in the financial year 2022-23. He highlighted the impact of the said disbursement on creation of employment in the state and significant contribution to GDP growth. Keeping in view this performance he suggested SLBC and line department for a logical upward revision in the ACP target for disbursement in MSME from the already set target of Rs.1.19 lac crore for FY 2023-24. In response to that, Dr. M. Pant suggested to upscale the target to Rs.1.45 lac crore for the FY 2023-24. The house in unison with Smt. Chandrima Bhattacharya accepted the revised target and accordingly, the MSME ACP target for the FY 2023-24 has been revised.

Shri Joshep Lawrence Tobias, Chairman, BGVB informed the house that the number of registered MSME entrepreneurs was recorded lower than the actual MSME entrepreneurs, as the registration of the same was not done in the Udyami Mitra Portal. He requested block level functionaries and the bankers to get the entrepreneurs registered before sponsoring and receiving applications. Shri Manas Dhar, Special Secretary and Director, Institutional Finance, GoWB apprised that as per RBI Circular Udyam Registration was mandatory for MSME borrowers and requested the bankers to help the borrowers in getting themselves registered. He further informed that DICs had ensured getting all the borrowers under West Bengal Bhabishyat Credit Card Scheme registered in Udyami Mitra Portal before applying under the scheme.

Sri Atul Kumar Goel informed the house that the bankers were already doing their part in getting the borrowers registered in the Udyami Mitra portal before sanctioning any loan that falls under MSME category.

Dr. A. Mitra suggested that a sub-committee meeting had to be organised shortly to discuss the revised target and to discuss the issue raised by BGVB with the bankers and seek solution for the same.

(Action: MSME Dept & Member banks)

2. Artisan Credit Card and Weaver Credit Card:

Dr. Amit Mitra expressed his concern about the high rejection rate of proposals under ACC and WCC. He highlighted that the rejections were taking place on irrational grounds and urged the member banks to introspect the reasons for such rejections. Sri. A. K. Goel responded that the same were being monitored from time to time by SLBC along with collection of data and analysis of the same. He further mentioned that the major causes of rejection were low CIBIL score and higher delinquency ratio. Dr. A. Mitra stated the GoWB would take up with DMs and ACS for finding prospective solutions for mitigating the high rejection rate and sponsoring of quality proposals.

(Action: Member banks)

3. West Bengal Bhabishyat Credit Card (WBBCC)

Dr. A. Mitra expressed his dismay over slow and sluggish performance of the new flagship scheme i.e., West Bengal Bhabishyat Credit Card (WBBCC). He stated that though the scheme was a progressive self-employment generation scheme with 100% guarantee coverage, yet it had not rolled out as anticipated. He highlighted that the flagging of WBBCC code in CBS was still pending in some of the major public sector banks like State Bank of India, UCO Bank, Bank of India, Bank of Baroda and Central Bank of India. He also highlighted that the disbursement in terms of sanction was negligible. He requested Dr. M. Pant to take up the matter on an urgent basis with the member banks,

Dr. M. Pant apprised that the issues had already been taken up with the member banks in a recently held meeting. He requested the banks whose onboarding was pending to expedite their process and further advised the other banks to complete formal sanction and start disbursal by 30.06.2023.

(Action: SBI, UCO Banks, Bank of India, Bank of Baroda, Central Bank of India and all other Member banks)

4. Self Help Group:

Dr. A. Mitra congratulated all member banks on outstanding performance under SHG, achieving more than 134% of target in terms of number of SHGs disbursed during this FY. He expressed concern over low ticket size, which was quite low as compared to national average, though West Bengal occupied relatively top position in terms of number of SHGs disbursed. He requested the house to increase the credit linkage target for the ensuing FY 2023-24 along with a special focus on ticket size.

While praising the overall performance of our state in SHG-NRLM, Shri Vibhu Goel, SMD & CEO, WBSRLM informed the house that in a recent meeting with Hon'ble Chief Secretary the target for FY 2023-24 was fixed at Rs. 25000 crores. Shri Pradip Kumar Majumdar opined that the set out target was quite modest and there was ample scope to increase the target. He apprised the house that considering the momentum SHG had gained in the state of West Bengal, the government had taken unprecedented steps for linking market for the



efficient and performing SHGs, empowering them through providing training opportunities and creating newer opportunities for their growth and sustenance. Hence, keeping in view of the mentioned factors, he suggested a target of Rs.30000 crore in terms of credit linkage and an increased ticket size from Rs. 2.18 lac to Rs. 3.50 lac for the FY 2023-24. He urged the banks to help to achieve the set target thereby empowering rural women to become self reliant. The house alongwith Dr. A. Mitra, Smt. C. Bhattacharya and Shri A. K. Goel consented to the new target set for the FY 2023-24.

Shri M. Dhar highlighted that in the FY 2022-23 around 9 lac credit linkage had been done and around 10 lac credit linkage was expected to be done in FY 2023-24.

Shri Narayan Chandra Sarkar, MD, WB Swarojgar Corporation, informed the house that out of 2 lac Male SHG target in FY 2022-23, 90% formation had taken place. The account opening of the SHGs was not at par. He urged the banks to percolate suitable instruction to their respective branches about opening of Male SHG accounts along with the conventional Women SHG accounts.

(Action: Member banks)

5. West Bengal Student Credit Card (WBSCC):

Dr. A Mitra expressed agony over the performance under WBSCC Scheme. He expressed his concern over low disbursement percentage. He requested member banks to analyse the reasons and improve the disbursement under the scheme. Shri M. Dhar mentioned that total number of eligible applications under the scheme is 61000 nos., out of which 51000 nos. were sanctioned but only 58% of the sanctioned cases were disbursed. Citing non uploading of disbursement data in the portal also one of the major reasons for low reflection of disbursement percentage, he urged the member banks to upload the data on time bound manner.

Shri M. Pant highlighted that another major reason for low disbursement figure was due to lack of timely disbursement, leaving students uninterested in pursuing the loan. He requested member banks to take in writing from the uninterested students and send the same to HED. Mentioning that WBSCC as a scheme fully guaranteed by the GoWB having no risk, disbursal on a timely manner was necessary, Smt C. Bhattacharya requested the banks to exert focus on timely disbursal of the sanctioned loans under the scheme.

Shri A. K. Goel requested the controlling heads of all member banks to follow up with their respective branches and to find out reasons for non-disbursal of sanctioned loans even after 15 days.

Dr. A. Mitra requested Dr. M. Pant to take up the matter on an urgent basis with the member banks. Dr. M. Pant consented to the suggestion and committed to hold a meeting with the banks to resolve the issues

(Action: Member banks & Higher Education Department, GoWB)

6. Agriculture & KCC:

Dr. A. Mitra mentioned that out of the ACP target of Rs.97261 crores, 80469.67 crore was achieved in the FY 2022-23 which was 83% of the target and there was a shortfall of 17% in terms of achievement of target. He also mentioned that the active KCC borrowers were 39 lacs and financing 27.29 lac out of a modest target of 35 lacs was much below the expected level. He further added that in the present scenario when the infrastructure in agriculture was radically changing across the nation and government was giving impetus on the same, sanction of 1141 no. of proposals under AIF did not commensurate. He highlighted the major challenges that the bankers should overcome were raising of achievement of target, taking advantage of AIF and assisting FPOs.

Shri P. K. Majumdar highlighted, "with the increase in fragmented marginal farmers getting registration under mutation process, the present number of marginal farmers stands at 98 lacs. Out of these 98 lacs, only 27.29 lac farmers enjoy the benefit of KCC, which is below the desirable level." He requested member banks to help the marginal farmers through funding which would in turn propel economic growth.



Sri Onkar Singh Meena, Principal Secretary, Agriculture informed that some major banks had failed to achieve 60% in agriculture loan under priority sector lending whereas RRBs achieved only 50% of ACP target. He highlighted that though the disbursement of crop loans in our state was much lower than the national average yet in case of disbursement of term loan, West Bengal ranked among the top three states. He further added that diversification in crop production was taking place and though districts like Hooghly, Bankura and Coochbehar were performing well, districts like Nadia, Murshidabad and Uttar Dinajpur having immense possibilities were not performing as expected. The primary cause being low bank branch penetration. He expressed his satisfaction over the increase in performance in Agriculture allied sector which registered a growth of around Rs.33000 crores in the last 3 years. He highlighted that there was good scope under AIF and requested banks to convert all such eligible proposals under AIF to reap the benefits.

Dr. A. Mitra suggested the department to identify districts where diversification of crops can take place and find the possibility of funding new avenues. Simultaneously he suggested member banks to capture new market. He expressed his optimism over collective effort which in turn would bring a comprehensive growth in the state.

(Action: Agriculture Dept and Member banks)

7. Animal Husbandry & Fishery:

Smt. Joyoshee Dasgupta,, Senior Special Secretary, ARD department highlighted that out of 14389 sanctioned cases, 13469 cases amounting to Rs. 100.84 crore had been disbursed and further informed that the pending cases to be disposed of by 30.06.2023. Shri A. K. Goel requested to extend the date till 15.07.2023 due to the good number of pendency. Dr. A. Mitra accepted the same.

Dr. A. Mitra referring Fishery sector as Blue sector remarked that there was immense opportunity in this sector in West Bengal. Shri Avanindra Singh, Secretary, Fisheries Dept., GoWB highlighted that out of total sponsored application of 79243 nos. only 17182 nos. had been sanction and 58% were rejected. He informed that in the recent meeting held with member banks, they were requested to submit the grounds on which applications under the scheme were being rejected. This in turn would help in analyzing and sponsoring quality proposals to arrest the huge rejection rate. He further highlighted that the primary reasons for rejection were multiple ownership of waterbodies and absence of insurance of fishing stock which was causing hesitation among bankers in sanctioning the proposals.

Dr. A. Mitra pointed out that there were many shrimp exporting companies operating on their own in the state of West Bengal without any defined government scheme. He was of the opinion that a bit of deeper focus on this area by both the government and the bankers could help the state in becoming the leader in sea food export.

Shri. P.K. Majumdar highlighted that our state being on the coastal belt and also with large number of fresh water bodies, fishery was a growing sector in near future. Hence he urged member banks to give special attention in the sector.

Referring to financing by foreign subsidiaries in terms of external commercial borrowing, Dr. A. Mitra requested the member banks to focus on the same. Shri R. Kesavan, Regional Director, RBI apprised that banks are following the FEMA guideline for facilitating such category of finance. He further added that bankers as well as individual entrepreneurs were assisted from time to time by RBI in case of queries in this regard.

(Action: Member banks)



8. CD Ratio:

Dr. A Mitra congratulated all banks and LDMs on achieving the CD ratio of all districts in the state above 40% which is more than the minimum bench mark target. He highlighted that the CD ratio of the state had improved to 63.10% as on 31.03.2023. LDM of Coochbehar, Darjeeling, Alipurduar and Malda were commended by him for their growth in CD Ratio. LDM Purba Medinipur, LDM Dakhin Dinajpur and LDM Birbhum were requested to increase their CD Ratio in the ensuing FY. They committed to increase the same from the first quarter of the ensuing FY itself.

Dr. A Mitra further highlighted about the declining CD Ratio for the Kolkata district in the recent past. Sri M. Dhar informed that the reason behind the same was due to merger of branches and establishment of loan processing hubs in the banks. The reporting of the business figures was being done in the respective central offices of the banks, which were mostly not in the state. Dr. A Mitra suggested to rectify the process of reporting so that the true picture gets reflected.

(Action: LDMs of Purba Medinipur, Dakhin Dinajpur, Birbhum, Kolkata and Member banks)

9. Financial Inclusion:

Dr. M. Pant apprised that there were many unserved and underserved regions where banking facilities were unavailable. He highlighted that to achieve 100% DBT and Financial Inclusion, banking facility should be made available to all. Since BCs and IPPBs cannot compensate the services rendered by brick and motor branches, he requested all member banks to explore possibility of opening brick and motor branch in those unbanked areas.

(Action: Member banks)

The meeting ended with the vote of thanks by Shri Shio Shankar Singh, GM, SLBC to the chair and all other participants.



(Firoz Hasnain)

Chief General Manager &
Convener, SLBC, West Bengal.



List of participants in 160th SLBC Meeting held on 21.06.2023			
SI No	Name	Designation	Organisation
Dignitaries from Govt. of West Bengal and different Line departments			
1	Dr. Amit Mitra	Principal Chief Advisor to The Hon'ble Chief Minister and Finance Department	Government of West Bengal
2	Smt Chandrima Bhattacharya	Hon'ble Minister of State, Finance Department	Government of West Bengal
3	Sri Pradip Kumar Majumder	Hon'ble Minister-in-Charge	Panchayats & Rural Development, GoWB
4	Dr. Manoj Pant	Additional Chief Secretary	Finance Dept., GoWB
5	Sri Onkar Singh Meena	Principal Secretary	Agriculture Department, GoWB
6	Sri Narayan Chandra Sarkar	Managing Director	West Bengal Swarojgar Corporation Ltd.
7	Smt. Joyoshi Dasgupta	Senior Special Secreary	ARD Department, GoWB
8	Sri Vibhu Goel	SMD & CEO	WBSRLM, GoWB
9	Sri Swaroop Udayakumar	Director	MSME & T Department, GoWB
10	Sri Manas Dhar	Special Secretary & Director	Institutional Finance, GoWB
11	Sri Soumyajit Debnath	Joint Secretary	SHG & SE Department, GoWB
12	Sri Ashish Narayan Banerjee	Joint Director	Directorate of Textiles
13	Sri Parthasarathi Datta	Deputy Director	Institutional Finance, GoWB
14	Smt Swati Ghosal	Addl. Director	Labour Dept., GoWB
15	Sri Jaydip Mukhopadhyay	Special Commissioner	Higher Education Department, GoWB
16	Sri Anil Kr. Singampalli	Assistant Director	Dept. of Telecom, Gol
17	Sri Debesh Chakrabarty	Regional Chief	HUDCO
18	Dr. Tushar Kumar Sinha	Assistant General Manager	HUDCO
19	Sri Rajkumar Middy	Joint Director	MSME & T Department, GoWB
20	Sri S. Dhali	Joint Secretary	MSME & T Department, GoWB
21	Sri Sakhi Gopal Saha	PMU	MSME & T Department, GoWB
22	Smt Rajkumari Kumbhar	Regional Manager	National Hosing Bank
23	Sri Debasish Maity	Banking Consultant	Institutional Finance, GoWB
24	Sri P. Guhathakurata	Banking & Finanancial Advisor	HED, GoWB
25	Sri Bibnekananda Biswas	Banking Expert	Agriculture Department, GoWB
26	Sri Sandip Bairagi	SMM (FI & ME)	SUDA, GoWB
27	Sri A. David Brainard	National Chairman	SC - ST Chamber of Commerce
28	Sri Debdutta Bandyopadhyay	Hony. Reg. Secretary	FASII
29	Sri G. Murli Rao	State Director	RSETI, WB
Dignitaries from RBI & NABARD			
30	Sri R. Kesavan	Regional Director	RBI, Kolkata RO
31	Smt Arpita Parijat Biswas	General Manager	RBI, Kolkata RO
32	Smt Deepmala Ghosh	General Manager	NABARD, Kolkata RO
33	Sri Ajit Singh	Assistant General Manager	NABARD, Kolkata RO
Dignitaries from Commercial Banks			
34	Sri Atul Kumar Goel	MD & CEO	Punjab National Bank
35	Sri Firoz Hasnain	Chief General Manager & Convener	SLBC, West Bengal
36	Sri Prem Anup Sinha	Chief General Manager	State Bank of India
37	Sri Kalyan Mukherjee	General Manager & Circle Head	Canara Bank
38	Sri Shio Shankar Singh	General Manager	SLBC, West Bengal
39	Sri B. P. Verma	General Manager	SIDBI
40	Sri Ajay Kumar Singh	General Manager & Zonal Head	Central Bank of India
41	Sri Joseph Lawrence Tobias	Chairman	BGVB (PNB)
42	Sri Pranas Kumar Biswas	Chairman	PBGB (UCO)
43	Sri D. S. Rathore	Chairman	UBKGB (CBI)
44	Sri Manasij Mukhopadhyay	Managing Director	WB State Co-Op Bank Ltd.
45	Sri Nilanjan Sinha	Managing Director	WB State Co-Op Bank Ltd.
46	Sri B. P. Verma	General Manager	SIDBI
47	Sri Birajman Karketta	Deputy General Manager	Punjab National Bank
48	Sri Nishikant Nayak	Deputy General Manager	Punjab National Bank
49	Sri Ranjit Kumar Mondal	Deputy General Manager	Bank of Baroda
50	Sri Alok Kumar	Deputy General Manager	UCO Bank
51	Sri Prem Shanker Singh	Deputy General Manager	Punjab & Sind Bank



52	Sri Satyajit Mohanty	Deputy General Manager	Union Bank of India
53	Sri Samir Kr. Chattopadhyay	Deputy General Manager	Bank of India
54	Sri Vikram Khara	Deputy General Manager	Indian Overseas Bank
55	Sri Sanjoy Vishwas	Assistant General Manager	State Bank of India
56	Sri B. N. Sarangi	Assistant General Manager	State Bank of India
57	Sri Vikas Kumar	Assistant General Manager	Central Bank of India
58	Sri K. C. Tripathi	Assistant General Manager	Indian Bank
59	Sri Sanjib Roy Chowdhury	Chief Manager	Bank of Maharashtra
60	Sri Subhadip Chatterjee	Chief Manager	Bank of Baroda
61	Sri Prashant Jha	Chief Manager	State Bank of India
62	Sri Monali Paul	Senior Manager	State Bank of India
63	Sri Vishal Sinha	Senior Manager	Union Bank of India
64	Smt. Anwesha Baidya	Senior Manager	Bank of India
65	Sri Vishal Sinha	Senior Manager	Union Bank of India
66	Smt. Sagarika Maity	Manager	UCO Bank
67	Sri Arindam Bowmik	Manager	Indian Bank
68	Sri Saumitro Banerjee	Manager	Indian Overseas Bank
69	Sri Amit Kumar Saha	Vice President	Axis Bank
70	Sri Dipesh Chakrabarty	State Nodal Head	Axis Bank
71	Sri Parthasarati Ghoshal	Vice President & Regional Head	Bandhan Bank
72	Smt Smita Saxena	BDM	City Union Bank Ltd.
73	Sri Pankaj Kumar	State Head, GIB	Federal Bank
74	Sri Manik Verma	Senior Vice President	HDFC Bank
75	Sri Shibananda Pandit	City Head	ICICI Bank
76	Smt Gunjan Agarwal	Regional Cordinator	ICICI Bank
77	Sri Atanu Mondal	Assistant General Manager	IDBI Bank
78	Sri Saptarshi Chandra	State Head-Govt. Business Group	Indusind Bank
79	Sri Akbar Dorai	Deputy General Manager & Divisional Head	Karur Vysya Bak
80	Sri Rahul Saxena	Deputy Vice President	Kotak Mahindra Bank
81	Smt. Debarpita Ghosh	Senior Manager	Ratnakar Bank Ltd.
82	Sri Preetam Priyadarshi	Senior Manager	South Indian Bank Ltd.
83	Sri Subir Ghosh	Nodal Officer	YES Bank
84	Sri Puja Shaw	Branch Manager	Dhanalaxmi Bank Ltd.
85	Sri Vinod Kumar	Manager	Tamilnad Mercantile Bank
86	Rakesh Upadhyay	Chief Manager	IDFC First Bank
87	Sri Subhankar Chowdhury	ABOY	AU Small Finance Bank
88	Smt Upasha Sengupta	Regional Head	Jana small Finance Bank
89	Sri Sounak Saha	AVP Micro Banking	Ujjivan Small Finance Bank
90	Smt Durafshan Khanam	Deputy Manager	ESAF SF Bank
91	Sri Ayan Kumar Ghosh	Cluster Head	Utkarsh Small Finance Bank
92	Sri Kanishka Dhibar	Assistant General Manager	India Post Payment Bank
93	Sri Pankaj Kr. Sharma	CDH	Airtel Payment Bank
94	Sri Amit Kumar Dutta	AIH	Airtel Payment Bank
95	Sri Sachin Joglekar	Zonal Head	Fino Payment Bank
Lead District Managers of West Bengal			
96	Sri Salan Bage	24-Pgs (North)	Indian Bank
97	Sri Rakesh Singha Roy	24-Pgs. (South)	Punjab National Bank
98	Sri Ashok Kumar	Alipurduar	Central Bank of India
99	Sri Tapan Mondal	Bankura	Punjab National Bank
100	Sri Prithwis Das	Birbhum	UCO Bank
101	Sri Jeebachha Narayan Jha	Coochbehar	Central Bank of India
102	Sri Sayantan Tarafdar	Dakshin Dinajpur	Punjab National Bank
103	Sri Bharat Chandra Tripathi	Hooghly	UCO Bank
104	Sri Sanjay Pradhan	Howrah	UCO Bank
105	Sri Ajay Singh	Jalpaiguri	Central Bank of India
106	Sri Ranjit Dutta	Jhargram	Punjab National Bank
107	Sri Abhijit Mondal	Kolkata	State Bank of India
108	Sri Sushanta Kumar Halder	Malda	Punjab National Bank
109	Sri Sunny Kumar	Murshidabad	Punjab National Bank



110	Sri Tapu Dutta	Nadia	Punjab National Bank
111	Sri Subhankar Mahata	Paschim Medinipur	Punjab National Bank
112	Sri Pinaki Barman	Purba Burdwan	UCO Bank
113	Sri Rakesh Mishra	Purba Medinipur	Punjab National Bank
114	Sri Tapan Mondal	Purulia	Punjab National Bank
115	Sri Sourav Saha	Uttar Dinajpur	Punjab National Bank

